GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA

UNSTARRED QUESTION NO:748
ANSWERED ON:01.03.2016
Review of Crop Insurance Schemes
Roy Prof. Saugata

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether the Government has recently reviewed the various Crop Insurance Schemes implemented for the benefit of the farmers in the country;

(b) if so, the outcome thereof, Scheme-wise;

(c) the deficiencies identified in various schemes and corrective measures taken/proposed to be taken by the Government for proper implementation of the schemes; and

(d) the details of premium collected from the farmers in each State/UT under various crop insurance schemes during the last one year?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

???? ??? ????? ?????? ???????? ??? ????? ?????? (SHRI MOHANBHAI KUNDARIYA)

(a) to (c): Yes Madam. Government has recently reviewed the existing crop insurance schemes in consultation with various stakeholders including States, farmer organisations, insurance companies etc. The major issues identified in the existing crop insurance schemes were high premium rates to be paid by farmers, different premium rates in neighbouring districts, capping on premium resulting in reduction in sum insured and lesser claims for farmers, delay in settlement of claims, less use of improved technologies etc. Based on the discussions held with stakeholders, Government of India has recently approved Pradhan Mantri Fasal Bima Yojana (PMFBY) which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from ensuing Kharif 2016 season. All the major issues enumerated above have been addressed in the PMFBY. Salient features of the scheme are at Annexure-I.

Premium rates payable by farmers, selection of insurance company & administrative and operational structure of Weather Based Crop Insurance Scheme (WBCIS) have also been rationalized and brought at par with PMFBY.

(d): State-wise details of premium collected from farmers during last one year (i.e. 2014-15) under various crops insurance schemes is at Annexure-II.